

**Against Those Who Practice Usury**  
St. Gregory of Nyssa



**[J. 195 & M.433]** Persons who love virtue live according to reason by following beneficial laws and ordinances. Two general characteristics belonging to lawgivers distinguish such persons: one is inimical to wickedness, while the other favours good deeds. A person cannot otherwise live well and temperately unless he has virtue for a mother and puts evil to flight. Hence, we are assembled today to hear God's commands and pay close attention to the prophet [Ezekiel]. He slew the evil of moneylending whose child is usury and has banished from his life money gained through trade (Ezk 22.12). Let us patiently accept [God's] commandment and avoid becoming that rock upon which the seed fell, dried up, and remained fruitless (Lk 8.13). Neither should the words spoken to the obdurate Israelites apply to us, "You hear yet you do not understand, and look yet you do not see" (Is 6.10).

I ask my listeners neither to condemn my audacity nor lack of understanding when they hear a person like me, skilled in speaking and philosophy and trained in every type of learning because I have forsaken anything to do with **[M.436]** usury. I will now **[J. 196]** descend to the contest at hand; although I may be yoked to an ass or an ox, I am nevertheless crowned with a victory which a horse has obtained. The small always appears with the great and the luminous moon with the radiant sun. The wind and a small sun carry along a merchant ship. The wind carries along a merchant ship, and a small boat traverses the deep; trained athletes and youths sprinkle sand over themselves before wrestling. With this in mind, our comments should invite your reflection.

You whom I address, whoever you are, forsake the habits of a petty thief. Love man, not riches, and resist this type of sin. Say with John the Baptist to those who love usury, "Depart from me, 'you brood of vipers' " (Mt 3.7). You are cursed by those who have you at their disposal. Although you allow a trifling [pleasure] to delight you now, a poisonous serpent later brings harm upon your soul. You hinder the road of life and close the doors to the kingdom [of heaven]. Fascination with trivial matters makes your ears tingle and subjects you to eternal distress.

The following words, which pertain to accumulation [of wealth] and usury, ought to inspire your love for the poor: "Do not refuse him who would borrow from you" (Mt 5.42). The destitute person is supplicating and is seated outside your door; in need, he seeks your wealth to bring relief. However, you do just the opposite and turn him into an adversary. You fail to assist and free him from necessity while indulging in personal wealth. Furthermore, you sow evils in this afflicted wretch, remove the clothes from his nakedness, cause him harm and heap one care and grief upon another. Whoever takes money from the practice of usury secures a pledge of poverty and brings harm upon his home through a superficial good deed. A **[J. 197]** person burning with fever has an unquenchable thirst and earnestly begs for wine. Although the cup given to him out of charity satisfies for a while, the raging fever soon returns **[M.437]** with a ten-fold vengeance. Thus, whoever lends money to a destitute person intensifies his misery instead of relieving distress.

Do not live with feigned charity nor be a murderous physician with the pretense of healing for a profit; if you do this, a person trusting in your skill can suffer great harm. Moneylending had no value and is rapacious. It is unfamiliar with such trades as agriculture and commerce; like a beast, usury dwells in one place and delights in banquets. Moneylending wants everything to be wild and begets whatever has been unfilled. It has a reed for a plough, papyrus for a field, and black ink for seed. Rain and the passage of time yield money, while the scythe demands compensation. Usury's home is a threshing floor upon which the fortunes of the oppressed are winnowed and where it considers everything as its own. It prays for afflictions and misfortunes in order to destroy such persons. Moneylending despises people who are contented with their possessions and treats them as enemies because they do not provide money. It watches courts of law to find distress in persons who demand payment and follows tax collectors who are a nest of vultures in battle array prepared for war. Moneylending carries a purse and dangles bait as a wild beast to those in distress **[J. 198]** in order to ensnare them in their need. Daily, it counts as a gain and cannot be satisfied. It is vexed by gold hidden in a person's home because it remains idle and unprofitable. Usury imitates farmers who immediately plant crops; it takes and gives money without gain while transferring it from one hand to another. You often see wealth and riches among persons who lack a single coin. Instead, their hope lies in a piece of paper that represents their wealth through mutual agreement; these persons have nothing yet to possess everything. On the other hand, we have the Apostle's admonition concerning persons who give not through charity but out of greed (cf. Mt 5.42). Usury opts for a convenient form of destitution in order to have money as a constantly toiling slave. In this manner, moneylending obtains what it has lent out. You can thus observe how hope for the future empties one's house and renders temporary wealth useless.

How does this situation arise? Anything written on paper is guaranteed **[M.440]** to engender distress; you lend with interest and must repay what you have gained. I am exhorting you now because an indebted person is helpless and held by a bond, whereas Cod, who is rich and trustworthy, will hear you (Lk 6.30). The Gospel encourages us to give and make restitution with regard to any recorded public debt (Lk 6.38). It speaks of a document written by four people instead of a contract by one person whose testimony belongs to all Christians starting from the time of their salvation. You have the pledge of paradise and a worthy token. If you seek further [you can see that] the entire world is the possession of a fair Debtor who wisely takes care to obtain abundance and wealth. The whole earth is gold and belongs to your Debtor; **[J. 199]** silver, copper, and every other material are subject to his authority. Consider the sky's expanse, examine the boundless sea, learn from the earth's magnitude and count the living beings which it nourishes. All are subject and belong to him, who transcends your comprehension. Oh, man, pay close attention. Do not insult God nor reckon him to be worse than a money-changer. Make a pledge to him who is immortal and believe in his reliable bond, which can never be sundered. Do

not demand gain but give bountifully and without corruption (cf. Prov 19.17). Then, you will see God who abundantly dispenses his grace.

If these words astonish you, God himself is a reliable witness because his compensation is most generous. He [Christ] responds to Peter's inquiry, "See, we have left everything and have followed you. What then shall we have?" [Christ] answers, "Truly I say to you that everyone who has left houses or brothers or sisters or father or mother or wife or children or lands, will receive a hundred-fold and will inherit eternal life" (Mt 19.27f-f). Are you aware of his generosity and goodness? The money-lender labours without shame in order to double his capital while God freely bestows a hundred-fold to the person who does not afflict his brother. Thus, anyone advised to trust in God does not harm by refusing to indulge in usury. Why do you harm yourself with anxiety by [M.441] calculating days, months, the sum of money, dreaming of profit, and fearing the appointed day whose fruitful harvest brings hail? The moneylender is inquisitive with regard to the activities of the person in his debt as well as his personal travels, activities, movements, and livelihood. If he hears a bad report about anyone who has fallen among thieves or whose good fortune has changed to [M.200] destitution, the moneylender sits with folded hands, groans continuously, weeps much, rolls up the written bond, laments the gold it represents, and makes a contract which cuts off his son as though he were a garment. Such an impatient disposition results in obsession. If the usurer has loaned to a sailor, he would sit on the shore, worry about the wind's movement, constantly examine their diminishment and await the report of a wreck or some other misfortune. His soul is disquieted whenever he sees the sea angered; he examines dreams and reveals his disposition through the events which had transpired during the day.

With regard to this attitude, we are obliged to say, "Do not allow, oh man, anxiety to disturb you nor the desire for gain. Do not seek monetary interest, nor let the accumulation of money corrupt you. Associate with the poor and amass their wealth if you wish to receive an abundance of wheat from a parched field, cluster from the vine after hail has rained down upon them, children from a barren womb, or nourishing milk from childless women." We are all familiar with these experiences, so there is no reason to humiliate anyone. God alone is all-powerful and does not demand wealth because he provides us with aspirations which transcend all our hopes. He summons a spring to gush from the rock (Ex 17.6), rains down from heaven a new and wondrous bread (Ex 16.15), sweetens the bitter water by a rod, sends a child to barren Elizabeth (Lk 1.13), gives Samuel to Hannah (1 Sam 1.20), and the First Born to Mary in her virginity (Lk 2.7). All these come from the hand of the all-powerful [God].

Since you are composed of copper and gold, do not seek usury, force poverty upon those who are rich, nor [J.201] be greedy to persons asking for money. Are you unaware that the need for a loan is a request for mercy cheerfully bestowed? For this reason, the [divine] law constantly advises us with regard to piety and [M.444] prohibits usury: "If you lend money to your brother, you

must not be too hard" (Ex 22.25). Grace is a fountain of abundant generosity which prescribes remission of a fine as the following words say: "If you make a loan, you hope to gain" (cf. Lk 6.34), and in another parable, "[That servant] violently oppressed his fellow servant who pleaded that he could not pay him. Neither did he remit one hundred denarii, a small debt, when he had received remission for a thousand talents (Mt 18.28-34)." As Teacher of our faith, our Savior introduced a model of prayer and simple practice to his disciples when he initiated them with words of supplication befitting God: "And forgive us our trespasses as we forgive those who trespass against us" (Mt 6.12). How can you pray like this, oh usurer? How can you make a request from God in good conscience since he has everything and **[M.445]** you do not know how to give? Do you not know that your prayer consists of contemptuous words? What do you give, and what remission do you request? To whom do you show mercy and call it mercy? If you demonstrate compassion, hostility and hatred? Is it not from the misfortunes, tears and lamentations of others? If the poor man had known the source of his offer regarding mercy, he would not have taken it as tasting his brother's flesh and the blood of his relatives. He would wisely say to your forthright words, "Do not, oh man, sustain yourself on your brother's tears **[J.202]** and do not give as food to the hungry the groans of those who have suffered calamity. Restore to your brother what you have wickedly stolen, and be compassionate. What purpose is there in afflicting many people with poverty while you comfort one individual? If usury does not abound, then a multitude of destitute persons would cease to exist. Dissolve your claim and be generous in everything. Condemn all money lenders because they lack healing through the Law, prophets, and evangelists." The holy Amos says, "Hear this, you who oppress the poor in the morning and drive the needy of the earth saying, 'When will the month pass away that we may sell?' " (Amos 8.4-5). Neither will fathers rejoice over their sons as when money lenders rejoice at the completion of the months [for exacting interest].

[Moneylenders] label sin with fine names such as profit in imitation of the Greeks who call upon demons or hateful murderers instead of their true name, Eumenides [the gracious goddesses]. Kindness consists in not inflicting burdensome interest upon one's brethren, distributing wealth, and extending a generous hand to slaves who have little happiness at the beginning [of their bondage] and suffer bitterly later on in life. Usurers may be compared to persons intent upon catching birds. At first, birds delight in scattered seeds; they frequent these places of abundant food and then perish in nets. So it is with persons who receive a large amount of loaned money; for a short time, they have it in abundance and are later deprived of their paternal **[J.203]** home. Mercy abandons those defiled and greedy souls who are not at all moved to pity when they see a debtor's home up for sale. Instead, they beg **[M.448]** for the sale to pass in order to make a quick profit and bind themselves more tightly to another person's misery through the person who had made the loan. They [moneylenders] are like insatiable hunters who have encircled one particular valley with nets. Having caught everything there, they take their nets to another nearby valley and repeat the process until every place is devoid of prey.

If you resemble such persons, how can you look up to heaven? How can you ask for the remission of sin? Are you doing in an imprudent manner what the Savior has taught, "Forgive us our debts as we have forgiven our debtors" (Mt 6.12)? So many people are ensnared through usury and cast themselves headlong into torrential rivers! This is a more tolerable death than [being indebted to] a moneylender who has abandoned his children as orphans and has destitution as an evil stepmother. However, exacting usurers do not spare an abandoned home; instead, they pursue the inheritors whose only possession may be a noose and seek gold, which, to them, is food taken from a banquet. When they have been reproached, as, for example, at the death of a debtor and are ashamed at the very mention of a noose, they neither hide nor are terrified; instead, they speak without shame in their bitterness. Is this injustice intrinsic to our [human] nature because destiny has determined an ill-fated, senseless and miserable birth ending in cruel death? Moneylenders like to philosophize and show themselves, disciples of Egyptian magicians, whenever one of them makes supplication for their abominable deeds in defence of **[J.204]** such murderous behaviour. They speak to each other as follows: "You were born in ignominy and are subject to the evil coercion of the stars. If you encourage mercy, dismiss part of a debt, and acquire a part with remission, you will not despise life as burdensome nor partake of it. Then, with what eyes will you see what is condemned to death at the resurrection? You will come to the judgment seat of Christ where usuries are not counted but where lives are judged. You will respond to the incorruptible Judge when he says to you, 'You have the Law, prophets, and Gospels.' Have you heard them cry out in one voice about love and compassion, saying, 'To your brother, you will not lend interest' (Dt 23.20), 'He has not given his money on usury' (Ps 14.5), 'If you loan **[M.449]** to your brother, you will not be hard upon him' (Ex 22.24)? But Matthew proclaims the Lord's words in parables: 'You wicked servant! I forgave you all that debt because you besought me, and should you not have had mercy on your fellow servant as I had mercy on you? And in anger, his lord delivered him to the torturers until he should pay all his debt' (Mt 18.32-34). Then, an ineffective repentance accompanied by heavy groans and the inevitability of punishment will seize you. In no way will gold assist you nor silver defend you since the distribution of loaned money is more bitter wrath. These words are not intended to strike fear; rather, they are honest deeds which testify to the trial at court and should be well guarded by prudence and foresight."

Pay close attention now so that you may profit from what we are about to say with regard to God's judgment and the times in which we are living. Perhaps many of you are familiar with the subject matter we are about to present.

A certain man lived in a city (I will not mention his name to avoid ridiculing the dead) who was a usurer and profited from moneylending. He was miserly in his passion for money and for what he had spent (this is how persons who love money behave). His table never had enough food, and he always had sufficient clothing and other possessions. This man failed to provide his children with life's necessities and was reluctant to bathe out of fear of paying three obols.

Furthermore, he was constantly intent on accumulating more and more money. He was not satisfied with letting his son, slave banker, key, and seal guard his purse. Instead, this usurer kept his money in cracks in the wall and plastered it over the outside with mud to hide it. He moved his treasure from place to place and from wall to wall, thereby skillfully concealing it. When he suddenly departed this life, he revealed the hidden money to no family member. Once he was buried, his gain remained hidden. But his children hoped to achieve greater prominence in the city. They searched everywhere for his wealth, questioned other persons, inquired among family members, opened the floors of homes, hollowed out walls, annoyed neighbours and friends, and moved every stone. As the saying goes, his children did not find a single obol. They went through **[M.452]** this present existence, homeless and destitute, while each day loathing their father's inflated vanity.

Such is your friend and companion, oh, moneylenders! You have indeed ended your life with its vain pursuit of usury. Pains and hunger trouble you as you accumulate an inheritance of **[J.206]** eternal punishment and leave your children penniless. Neither are you aware for whom you have gathered or toiled so hard. There are numerous people who make false accusations, lay ambushes and commit robbery on both land and sea. See that you refrain from acquiring sins or gold. These words constitute a sombre warning (for I know that you are murmuring under your teeth) because they continuously regulate our manner of life and conspire to make us poor through good deeds. Be aware that we can no longer engage in moneylending. How do such deprived persons live? Our words suit their deeds and offer a sound argument for persons shadowed by wealth's gloom. Since they lack firm resolve and do not perceive our advice, they focus attention on the opposite. You would think that I wanted them to refrain from lending money because, with murmuring under their lips, they threatened to shut their doors to persons in need. For my part, I loudly proclaim acts of charity. I first advocate making loans (in the second place, loaning is a form of giving) without profit through moneylending as the divine word has decreed (cf. Lk 6.35). Equally pernicious is the person who does not loan and gives with usury since he is judged as a hateful, dishonest trader. Those who resort to the other extreme disguise themselves under the pretext of giving. This is indeed shameless behaviour and an impudent challenge to justice, which makes them contentious and hostile toward God. Such a person says, "I will neither give nor make a contract without loaning interest."

Our words pertaining to usury should suffice because the example of persons condemned in **[J.207]** court is adequate for me. May God bestow repentance upon them. But those who are quick to loan and pierce themselves with hooks of moneylending recklessly harm their own lives. I remain silent in this matter because our holy Father Basil's advice is sufficient. He has wisely and abundantly furnished it in his homily to persons who are foolish enough to make loans out of greed.



Source: Casimir McCambley, *GREEK ORTHODOX THEOLOGICAL REVIEW* Volume 36, Nos. 3-4, 1991, pp. 287-302



*The Expulsion of the Money Changers From The Temple.*

## NOTES

The Hebrew word for "interest" is *neshek* (נִשְׁכָּ). This term is derived from the verbal root meaning "to bite," which vividly conveys a negative implication. For more on the verbal root of *neshek*, refer to *A Hebrew and English Lexicon of the Old Testament*, Brown, Driver, Briggs (Oxford; reprint, 1974), p. 675.

The Greek word *tokos* (τόκος) has a two-fold meaning: childbirth and interest (usury). The very nature of interest on money is to yield profit. . . give birth . . . to additional income, hence the close association between these two interpretations.

St. Basil the Great provides us with an interesting definition of usury: "Therefore, this form of avarice is considered deserving of this name, for it is called *tokos* [parturition], as, I think, because of the fecundity of the evil. In fact, from where else would it receive its name? Or, perhaps, it is called *tokos* because of the anguish and distress which it is accustomed to produce in the souls of the borrowers. As travail comes to the one giving birth, the appointed day comes to the debtor. There is interest upon interest, the wicked offspring of wicked parents."



The definition of [USURY](#) according to the *Jewish Encyclopedia*:

In modern language, this term denotes a rate of interest greater than that which the law or public opinion permits, but the Biblical law, in all dealings among Israelites, forbids all "increase" of the debt by reason of lapse of time or forbearance, be the rate of interest high or low, while it does not impose any limit in dealings between Israelites and Gentiles. Hence, in discussing Jewish law, the words "interest" and "usury" may be used indiscriminately.

There are three Biblical passages which forbid the taking of interest in the case of "brothers," but which permit, or seemingly enjoin, it when the borrower is a Gentile, namely, Ex. 22:24; Lev. 25:36-37; Deut. 23:20-21.

The Hebrew word for "usury" is *neshek*, meaning literally "a bite," from its painfulness to the debtor. At the same time, in Lev. 25:36-37, "increase" is the rendering of the Hebrew "marbit" (מַרְבִּית) or "tarbit" (מַרְבִּית), which denotes the gain on the creditor's side, which in the later Hebrew becomes "ribbit" (רִיבִית). Lending on usury or increase is classed by Ezekiel (18:13, 17) among the worst of sins. See also Ps. 15, in which among the attributes of the righteous man is reckoned the fact that he does not lend on usury.

The Talmud (B. M. 61b) dwells on Ezek. 18:13 (Hebr.): "He has lent on usury; he has taken interest; he shall surely not live, having done all these abominations"; on the words with which the prohibition of usury in Lev. 25:36 closes: "Thou shalt be afraid of thy God"; and on the further words in which Ezekiel (l.c.) refers to the usurer: "He shall surely suffer death; his blood is upon him"; hence the lender on interest is compared to the shedder of blood.